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LIQUIDITY

Wisconsin FDIC Insured Institutions
Second Quarter 2019

Data compiled by:  CliftonLarsonAllen

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ASSOCIATION

FDIC Quarterly Data used as the source material. For updates or questions, please contact:

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Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Peer Group Ranking	Total Deposits	Loans / Deposits %	Net Non Core Funding Dependence *
Farmers & Merchants Bank	Tomah	192,281	127,227	66%	61%	148,550	86%	9%
Portage County Bank	Almond	157,719	99,306	63%	33%	138,863	72%	4%
Security Bank	New Auburn	106,078	89,166	84%	93%	91,535	97%	16%
Alliance Bank	Mondovi	180,563	136,386	76%	73%	151,320	90%	4%
First National Community Bank	New Richmond	203,389	136,656	67%	41%	181,510	75%	-3%
Baraboo State Bank	Baraboo	370,864	265,629	72%	50%	324,110	82%	-4%
Time Federal Savings Bank	Medford	585,419	363,173	62%	21%	442,767	82%	-11%
Blackhawk Bank	Beloit	848,168	577,100	68%	39%	745,511	77%	4%
Cumberland Federal Bank, Federal Savings Bank	Cumberland	157,756	75,896	48%	12%	115,023	66%	37%
Bonduel State Bank	Bonduel	60,663	24,388	40%	18%	47,042	52%	-11%
East Wisconsin Savings Bank	Kaukauna	246,558	180,193	73%	51%	193,339	93%	12%
Oakwood Bank	Pigeon Falls	86,265	68,744	80%	92%	71,725	96%	3%
Bank Of Ontario	Ontario	51,558	39,336	76%	83%	38,771	101%	23%
Farmers & Merchants Bank Of Orfordville	Orfordville	54,468	33,197	61%	44%	46,008	72%	-22%
Security State Bank	Iron River	103,111	75,354	73%	74%	78,337	96%	12%
Community Financial Bank	Prentice	46,444	34,712	75%	90%	41,527	84%	-18%
Cleveland State Bank	Cleveland	128,941	84,749	66%	59%	108,900	78%	13%
Farmers & Merchants Union Bank	Columbus	393,136	332,030	84%	93%	340,471	98%	3%
Dmb Community Bank	De Forest	494,288	411,585	83%	90%	414,367	99%	25%
First National Bank At Darlington	Darlington	151,280	102,807	68%	66%	128,452	80%	-16%
Dairy State Bank	Rice Lake	480,132	228,024	47%	7%	401,543	57%	-6%
Johnson Bank	Racine	5,082,189	4,042,992	80%	75%	4,335,817	93%	1%
Community First Bank	Rosholt	82,542	47,896	58%	32%	72,853	66%	-7%
Hometown Bank	Fond Du Lac	475,771	395,896	83%	90%	393,567	101%	3%
Union Bank Of Sparta	Sparta	141,529	108,652	77%	81%	111,475	97%	19%
First National Bank In Tigerton	Tigerton	24,134	10,676	44%	20%	20,739	51%	-111%
Farmers & Merchants State Bank	Waterloo	181,892	140,355	77%	82%	131,714	107%	6%
Woodford State Bank	Monroe	239,160	163,565	68%	45%	188,286	87%	17%
Paper City Savings Association	Wisconsin Rapids	163,640	142,831	87%	93%	134,272	106%	-1%
Fortifi Bank	Berlin	418,763	319,066	76%	66%	360,352	89%	11%
Jackson County Bank	Black River Falls	206,412	104,835	51%	12%	178,706	59%	0%
Partners Bank	Spencer	213,588	139,842	65%	36%	170,272	82%	5%
State Bank Of Chilton	Chilton	287,076	216,397	75%	68%	244,964	88%	-11%
Bank Of Sun Prairie	Sun Prairie	434,169	362,359	83%	91%	355,461	102%	14%
Community State Bank	Union Grove	394,043	267,939	68%	39%	334,450	80%	5%
Waldo State Bank	Waldo	82,758	62,440	75%	75%	70,416	89%	15%
First Bank Of Baldwin, The	Baldwin	186,529	116,580	62%	27%	135,513	86%	13%
Citizens State Bank	Cadott	112,144	79,803	71%	54%	98,082	81%	-8%
Northwestern Bank, The	Chippewa Falls	435,126	337,112	77%	70%	384,029	88%	-1%
State Bank Of Reeseville	Reeseville	100,001	43,993	44%	21%	70,459	62%	37%

Bank	City	Total Assets	Net Loans and Leases	Net Loans & Leases / Assets %	Peer Group Ranking	Total Deposits	Loans / Deposits %	Net Non Core Funding Dependence *
Charter Bank	Eau Claire	911,422	661,635	73%	52%	708,477	93%	18%
River Valley Bank	Wausau	1,385,956	1,043,601	75%	57%	1,138,483	92%	20%
Bluff View Bank	Galesville	105,825	80,351	76%	74%	78,903	102%	4%
Community First Bank	Boscobel	429,880	295,565	69%	41%	351,485	84%	6%
Laona State Bank	Laona	193,960	112,102	58%	21%	169,517	66%	-7%
Tsb Bank	Lomira	137,915	108,017	78%	82%	120,912	89%	7%
Advantage Community Bank	Dorchester	145,230	90,462	62%	31%	122,906	74%	-16%
Abbybank	Abbotsford	519,566	387,733	75%	61%	426,439	91%	20%
Park Bank	Milwaukee	947,534	693,533	73%	55%	815,220	85%	3%
Farmers Savings Bank	Mineral Point	305,259	180,948	59%	21%	275,099	66%	-14%
First National Bank And Trust Company, The	Beloit	1,098,151	800,455	73%	44%	944,032	85%	1%
Benton State Bank	Benton	65,368	53,744	82%	97%	56,131	96%	18%
Keysavings Bank	Wisconsin Rapids	75,471	42,759	57%	26%	60,048	71%	-5%
Collins State Bank	Collins	90,223	69,294	77%	86%	74,658	93%	11%
Denmark State Bank	Denmark	505,358	400,785	79%	77%	430,193	93%	1%
Headwaters State Bank	Land O'Lakes	66,824	40,169	60%	50%	56,412	71%	-7%
State Bank Of Newburg	Newburg	184,183	144,414	78%	72%	139,518	104%	6%
Tri City National Bank	Oak Creek	1,435,937	891,984	62%	16%	1,247,436	72%	-6%
Oregon Community Bank	Oregon	489,563	408,462	83%	91%	397,051	103%	3%
Oostburg State Bank	Oostburg	231,114	159,893	69%	42%	188,082	85%	-1%
Home Savings Bank	Madison	154,010	118,586	77%	64%	118,458	100%	9%
Peshtigo National Bank	Peshtigo	211,715	116,515	55%	17%	187,077	62%	-5%
Mound City Bank	Platteville	373,695	293,768	79%	74%	302,347	97%	13%
Peoples State Bank	Prairie Du Chien	779,325	553,259	71%	47%	627,694	88%	15%
River Bank	Stoddard	506,599	437,871	86%	96%	413,540	106%	17%
Partnership Bank	Cedarburg	310,272	277,479	89%	98%	269,581	103%	6%
Waukesha State Bank	Waukesha	965,749	654,355	68%	38%	783,362	84%	5%
Waterstone Bank	Wauwatosa	2,011,008	1,602,162	80%	62%	1,135,067	141%	30%
Forward Bank	Marshfield	581,588	438,163	75%	46%	495,059	89%	4%
First Federal Bank Of Wisconsin	Waukesha	258,396	194,952	75%	59%	188,910	103%	22%
Richland County Bank	Richland Center	99,634	44,819	45%	23%	79,870	56%	-13%
Equitable Bank, S.S.B., The	Wauwatosa	312,287	266,021	85%	91%	243,297	109%	16%
Peoples State Bank	Wausau	900,885	678,297	75%	63%	719,419	94%	15%
North Shore Bank, F.S.B.	Brookfield	2,047,042	1,637,585	80%	65%	1,756,222	93%	-7%
State Bank Of Arcadia	Arcadia	173,314	94,568	55%	17%	150,570	63%	-35%
Bank Of Kaukauna, The	Kaukauna	99,311	70,370	71%	65%	88,350	80%	-4%
Community Bank Of Cameron	Cameron	121,101	90,108	74%	69%	106,167	85%	-4%
Independence State Bank	Independence	67,288	47,797	71%	66%	55,361	86%	-1%
Park Bank, The	Madison	1,037,989	892,182	86%	95%	800,852	111%	19%
Bankers' Bank	Madison	759,088	456,481	60%	53%	592,314	77%	14%

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Mayville Savings Bank	Mayville	67,577	50,655	75%	65%	60,224	84%	-11%
Peoples Community Bank, The	Mazomanie	285,874	186,626	65%	35%	180,019	104%	14%
Bank Of Milton	Milton	126,161	92,598	73%	55%	114,525	81%	3%
Unity Bank	Augusta	492,271	414,719	84%	93%	434,527	95%	2%
Citizens State Bank - La Crosse	La Crosse	298,124	266,980	90%	98%	246,513	108%	24%
Security Financial Bank	Durand	483,468	351,711	73%	53%	379,527	93%	11%
Banner Banks	Birnamwood	98,173	35,624	36%	9%	85,987	41%	-52%
Peoples Bank Midwest	Hayward	384,545	281,219	73%	55%	303,770	93%	0%
Coulee Bank	La Crosse	396,742	315,058	79%	77%	304,225	104%	19%
Bank Of Cashton	Cashton	93,667	63,950	68%	66%	79,040	81%	-3%
Wisconsin Bank And Trust	Madison	1,042,463	752,017	72%	41%	892,020	84%	1%
Tomahawk Community Bank S.S.B.	Tomahawk	140,614	114,034	81%	76%	119,942	95%	-1%
Hustisford State Bank	Hustisford	52,782	42,430	80%	89%	38,223	111%	10%
Farmers And Merchants Bank Of Kendall	Kendall	72,942	67,700	93%	99%	60,098	113%	2%
Bank Of Lake Mills	Lake Mills	224,317	190,427	85%	96%	178,634	107%	16%
Citizens State Bank Of Loyal	Loyal	206,651	127,709	62%	30%	171,521	74%	-7%
Markesan State Bank	Markesan	117,517	78,178	67%	43%	104,790	75%	-22%
International Bank Of Amherst, The	Amherst	74,169	35,649	48%	26%	63,838	56%	-31%
Hiawatha National Bank	Hager City	213,609	166,457	78%	76%	170,003	98%	28%
Union Bank Of Blair	Blair	107,676	82,494	77%	81%	83,356	99%	25%
Pioneer Bank	Auburndale	155,461	125,585	81%	89%	138,107	91%	2%
American Bank Of Beaver Dam	Beaver Dam	153,873	112,724	73%	65%	135,565	83%	-16%
Bank Of Brodhead, The	Brodhead	154,397	88,190	57%	23%	122,325	72%	10%
Park Bank	Holmen	55,288	34,027	62%	53%	44,747	76%	-8%
Great Midwest Bank, State Savings Bank	Brookfield	842,037	734,503	87%	95%	540,616	136%	38%
Westbury Bank	West Bend	846,609	658,851	78%	71%	725,430	91%	2%
State Bank Of Cross Plains	Cross Plains	1,305,470	1,035,273	79%	75%	1,062,037	97%	12%
Horicon Bank	Horicon	749,120	674,614	90%	98%	662,706	102%	8%
Ixonia Bank	Ixonia	363,019	224,744	62%	24%	315,293	71%	9%
Royal Bank	Elroy	443,220	320,538	72%	52%	373,880	86%	1%
First Business Bank	Madison	2,057,942	1,704,943	83%	88%	1,531,686	111%	29%
Bank Of Alma	Alma	233,844	140,103	60%	27%	122,425	114%	-12%
Farmers & Merchants Bank, The	Berlin	314,667	259,422	82%	87%	263,133	99%	24%
Superior Savings Bank	Superior	64,695	42,538	66%	42%	51,929	82%	-43%
Great North Bank	Florence	141,345	103,452	73%	65%	114,539	90%	69%
Greenwood'S State Bank, The	Lake Mills	292,623	233,055	80%	86%	251,678	93%	0%
Blc Community Bank	Little Chute	271,660	213,379	79%	73%	208,534	102%	33%
Bank Of Luxemburg	Luxemburg	371,134	296,325	80%	79%	316,643	94%	10%
Bank Of Deerfield, The	Deerfield	151,446	132,462	87%	94%	130,973	101%	35%
Bank First, National Association	Manitowoc	1,804,656	1,407,022	78%	67%	1,575,015	89%	-2%

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Columbia Savings And Loan Association	Milwaukee	22,306	17,417	78%	77%	20,198	86%	21%
Marathon Bank	Wausau	152,597	115,679	76%	60%	132,203	88%	6%
Premier Community Bank	Marion	315,055	219,324	70%	43%	280,097	78%	-7%
Stephenson National Bank And Trust, The	Marinette	530,667	334,323	63%	26%	429,921	78%	11%
Ergo Bank	Markesan	89,100	68,139	76%	83%	77,254	88%	6%
Bank Of Mauston	Mauston	291,659	187,986	64%	37%	247,059	76%	4%
Black River Country Bank	Black River Falls	81,693	65,254	80%	88%	68,947	95%	2%
Northern State Bank	Ashland	233,408	152,288	65%	39%	210,322	72%	-12%
First National Bank Of Bangor, The	Bangor	211,930	167,463	79%	80%	143,430	117%	-7%
Sterling Bank	Barron	241,611	163,532	68%	48%	218,842	75%	-4%
Mcfarland State Bank	Mc Farland	516,190	426,700	83%	88%	428,623	100%	16%
Farmers & Merchants Bank & Trust	Marinette	140,040	92,269	66%	41%	120,587	77%	0%
Pineries Bank, The	Stevens Point	100,724	62,835	62%	56%	89,556	70%	-26%
Greenleaf Wayside Bank	Greenleaf	94,963	57,967	61%	45%	84,466	69%	-6%
Farmers State Bank-Hillsboro	Hillsboro	169,861	84,727	50%	10%	138,048	61%	-8%
Highland State Bank	Highland	32,909	17,196	52%	55%	28,713	60%	-51%
Ladysmith Federal Savings & Loan Association	Ladysmith	52,264	38,764	74%	64%	44,370	87%	-1%
Pyramax Bank, F.S.B.	Greenfield	481,146	344,046	72%	32%	414,606	83%	16%
Citizens First Bank	Viroqua	215,692	163,572	76%	74%	177,987	92%	23%
National Exchange Bank And Trust	Fond Du Lac	1,879,574	1,098,044	58%	12%	1,422,165	77%	-5%
First Community Bank	Milton	102,734	71,583	70%	43%	87,299	82%	7%
First National Bank Of Hartford	Hartford	224,273	161,753	72%	57%	194,813	83%	-10%
Mitchell Bank	Milwaukee	47,988	15,888	33%	12%	39,441	40%	-170%
National Bank Of Commerce	Superior	601,661	441,598	73%	56%	502,983	88%	18%
Chippewa Valley Bank	Hayward	443,073	346,535	78%	73%	356,925	97%	5%
Waumandee State Bank	Waumandee	186,701	146,092	78%	81%	165,826	88%	-4%
Citizens Bank	Mukwonago	768,388	518,557	67%	37%	669,221	77%	-9%
Nekoosa Port Edwards State Bank	Nekoosa	209,959	125,954	60%	27%	178,223	71%	-4%
Bank Of New Glarus, The	New Glarus	303,738	240,176	79%	80%	235,901	102%	8%
First State Bank	New London	305,729	158,552	52%	13%	260,617	61%	-2%
First Bank Financial Centre	Oconomowoc	1,197,814	931,240	78%	67%	938,760	99%	23%
Bristol Morgan Bank	Oakfield	100,581	65,387	65%	34%	81,768	80%	2%
First Citizens State Bank	Whitewater	301,784	181,934	60%	21%	235,793	77%	-14%
Woodtrust Bank	Wisconsin Rapids	395,939	262,518	66%	34%	332,793	79%	-5%
Fox Valley Savings Bank	Fond Du Lac	346,768	181,581	52%	12%	279,779	65%	2%
Badger Bank	Fort Atkinson	134,523	91,236	68%	48%	115,144	79%	-8%
Citizens State Bank	Hudson	209,048	167,469	80%	84%	181,083	92%	2%
Farmers State Bank Of Waupaca, The	Waupaca	195,901	121,951	62%	31%	164,550	74%	0%
Nbw Bank	Waupun	152,922	115,723	76%	69%	133,699	87%	2%
Bank Of Wisconsin Dells	Wisconsin Dells	575,306	457,175	79%	78%	489,081	93%	11%

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Shell Lake State Bank	Shell Lake	213,563	107,386	50%	11%	176,315	61%	5%
Union State Bank Of West Salem	West Salem	84,691	61,603	73%	69%	69,901	88%	4%
Premierbank	Fort Atkinson	427,255	225,899	53%	11%	312,706	72%	8%
Associated Bank, National Association	Green Bay	33,225,914	23,156,611	70%	43%	25,312,351	91%	23%
State Bank	Gresham	27,719	17,460	63%	58%	24,537	71%	-1%
Port Washington State Bank, The	Port Washington	591,061	400,749	68%	38%	529,649	76%	-1%
River Falls State Bank	River Falls	92,686	63,471	68%	60%	76,772	83%	-7%
First National Bank Of River Falls, The	River Falls	275,926	151,631	55%	15%	229,910	66%	1%
Timberwood Bank	Tomah	185,149	128,680	70%	68%	148,338	87%	19%
Citizens Community Federal National Association	Altoona	1,327,825	1,013,673	76%	61%	1,019,695	99%	17%
Clare Bank, National Association	Platteville	263,474	149,066	57%	19%	228,759	65%	-9%
Bank Of Prairie Du Sac	Prairie Du Sac	436,949	290,227	66%	34%	355,643	82%	2%
Intercity State Bank	Schofield	187,320	140,934	75%	67%	146,110	96%	-10%
Cornerstone Community Bank	Grafton	201,453	182,558	91%	97%	167,358	109%	11%
Associated Trust Company, National Association	Milwaukee	62,718	-	0%	98%	-	-	-1590%
Monona Bank	Monona	931,462	780,546	84%	92%	715,988	109%	21%
American National Bank-Fox Cities	Appleton	302,510	221,967	73%	55%	251,094	88%	32%
Wisconsin River Bank	Sauk City	143,014	115,576	81%	90%	107,149	108%	23%
Bay Bank	Green Bay	101,190	64,196	63%	50%	79,725	81%	4%
Capitol Bank	Madison	382,805	291,941	76%	66%	334,590	87%	7%
West Pointe Bank	Oshkosh	280,934	222,442	79%	74%	207,671	107%	19%
Wolf River Community Bank	Hortonville	192,750	153,133	79%	81%	155,145	99%	10%
River Cities Bank	Wisconsin Rapids	255,085	173,592	68%	50%	210,890	82%	-4%
Investors Community Bank	Manitowoc	1,476,974	1,139,021	77%	64%	1,209,463	94%	22%
State Bank Financial	La Crosse	336,592	192,273	57%	16%	285,706	67%	-10%
Town Bank	Hartland	2,194,236	1,700,318	77%	65%	1,841,790	92%	7%
Thrivent Trust Co.	Appleton	66,622	-	0%	7%	2,000	0%	7%
Sunset Bank & Savings	Waukesha	128,527	101,997	79%	71%	111,456	92%	1%
Oak Bank	Fitchburg	323,748	242,246	75%	62%	263,619	92%	9%
Nicolet National Bank	Green Bay	3,048,098	2,201,381	72%	44%	2,582,354	85%	2%
John Deere Financial, F.S.B.	Madison	3,709,657	3,667,614	99%	99%	1,176,271	312%	84%
Northwestern Mutual Wealth Management Company	Milwaukee	288,645	-	0%	1%	50,500	0%	18%
Commerce State Bank	West Bend	682,411	584,627	86%	95%	582,847	100%	19%
Choice Bank	Oshkosh	444,116	344,691	78%	70%	314,165	110%	27%
First American Bank, National Association	Hudson	129,260	111,640	86%	93%	110,096	101%	23%
Settlers Bank	De Forest	288,910	255,901	89%	98%	227,651	112%	15%
Spring Bank	Brookfield	300,800	255,578	85%	91%	237,118	108%	17%

* Net Non Core Funding Dependence is defined as noncore liabilities less short term investments divided by long term assets



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- Tax planning and compliance
- Regulatory compliance, IT audit and examination services
- Mortgage Electronic Registration System (MERS) Compliance

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